

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: DEBRA ANNE LEECH

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Case No. 12-bk-10390

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/17/2012.
- 2) The plan was confirmed on 10/18/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/05/2016.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,850.52.
- 10) Amount of unsecured claims discharged without full payment: \$81,327.75.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 61,320.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 61,320.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,713.80	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,488.15	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,201.95</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ROBERT H. HOLBER	Lgl	1,500.00	NA	NA	2,713.80	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	5,067.82	5,067.82	0.00	0.00
CAVALRY PORTFOLIO SVCS	Uns	0.00	22,234.17	22,234.17	0.00	0.00
CAVALRY PORTFOLIO SVCS	Uns	0.00	14,779.47	14,779.47	0.00	0.00
OAK HARBOR CAPITAL II	Uns	0.00	17,520.75	17,520.75	0.00	0.00
ALLY FINANCIAL	Uns	156.76	156.76	156.76	0.00	0.00
MIDLAND FUNDING LLC	Uns	759.37	759.37	759.37	0.00	0.00
NORTH POCONO SCHOOL DISTRICT	Uns	732.42	2,072.44	2,072.44	0.00	0.00
QUANTUM3 GROUP	Uns	0.00	1,575.85	1,575.85	0.00	0.00
GREEN TREE	Sec	176,036.37	164,201.70	25,723.75	20,240.01	0.00
BECKET & LEE LLP	Uns	0.00	4,264.73	4,264.73	0.00	0.00
REAL TIME RESOLUTIONS INC	Sec	12,727.71	12,288.55	12,288.55	9,668.90	0.00
BECKET & LEE LLP	Uns	6,376.00	6,376.08	6,376.08	0.00	0.00
PRA RECEIVABLES MGTE	Uns	2,804.14	2,871.72	2,871.72	0.00	0.00
EILEEN KOHN	Sec	31.03	NA	NA	0.00	0.00
POCONO SPRINGS CIVIC ASSOC	Sec	1,709.95	NA	NA	0.00	0.00
WAYNE COUNTY TAX CLAIM	Sec	55.39	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	6,376.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BANK OF AMERICA	Uns	13,155.27	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	8,852.13	NA	NA	0.00	0.00
CAPITAL ONE (USA) BANK	Uns	17,520.75	NA	NA	0.00	0.00
CHASE BANK USA	Uns	12,323.42	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	1,575.85	NA	NA	0.00	0.00
HILCO REC	Uns	759.00	NA	NA	0.00	0.00
HSBC BANK	Uns	1,289.00	NA	NA	0.00	0.00
HSBC NV	Uns	2,871.00	NA	NA	0.00	0.00
KEYSTONE FEDERAL CREDIT	Uns	3,911.32	NA	NA	0.00	0.00
MAIN LINE HEALTH CARE	Uns	283.52	NA	NA	0.00	0.00
NEWPORT NEWS/WFNB	Uns	202.00	NA	NA	0.00	0.00
PAOLI HOSP	Uns	1,181.69	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Uns	1,343.22	NA	NA	0.00	0.00
SEARS CREDIT CARDS	Uns	4,602.03	NA	NA	0.00	0.00
CITIBANK	Uns	4,788.80	NA	NA	0.00	0.00
WAYNE CONTY TAX CLAIM	Uns	0.00	292.75	292.75	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	105,540.49	15,004.75	15,004.75	0.00
INTERNAL REVENUE SERVICE	Sec	25,000.00	105,540.49	11,698.18	9,204.39	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	105,540.49	78,837.56	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 25,723.75	\$ 20,240.01	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 23,986.73	\$ 18,873.29	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 49,710.48</b>	<b>\$ 39,113.30</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 15,004.75	\$ 15,004.75	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 15,004.75</b>	<b>\$ 15,004.75</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 156,809.47</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 7,201.95	
Disbursements to Creditors	\$ 54,118.05	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 61,320.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/15/2017

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.